

## CLAIMS

What is claimed is:

Sub B5  
1. A method of making purchases over a computer network using a first number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and a second number associated with said first number which, when used with said first number, enables withdrawal of funds from said account, said method comprising the steps of:

5 transmitting said first number over said network from a consumer location to an on-line merchant location;

forwarding said first number over said network from said on-line merchant location to a third party contractor location;

10 transmitting said second number over said network from said consumer location to said third party contractor location; and

checking at said third party contractor location whether said first and second numbers are valid.

2. The method according to claim 1 wherein said on-line merchant location is bypassed when said second number is transmitted from said consumer location to said third party contractor location.

Sub C2  
3. The method according to claim 1 wherein said first and second numbers are transmitted over said network via encrypted connections.

3. 4. The method according to claim 1 wherein said network is the Internet.

4. 5. The method according to claim 1 including the additional step of checking at said third party contractor location whether said account has sufficient funds to cover said purchase price.

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C3 6. ~~The method according to claim 1 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said first and second numbers are valid.~~

7. The method according to claim 5 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

8. The method according to claim 1 including the additional step of transmitting a signal from said on-line merchant location to said consumer location indicating whether said purchase has been authorized.

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B6 9. ~~A system for making purchases over a computer network using a first number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and a second number associated with said first number which, when used with said first number, enables withdrawal of funds from said account, said system comprising:~~

*Sub B6*  
a first computer at a consumer location, said first computer being connected to said network;

a second computer at an on-line merchant location, said second computer being connected to said network; and

a third computer at a third party contractor location, said third computer being  
10 connected to said network;

wherein said first number is transmitted from said first computer to said second computer over said network;

wherein said first number is forwarded from said second computer to said third computer over said network;

15 wherein said second number is transmitted from said first computer to said third computer over said network;

and wherein said third computer checks whether said first and second numbers are valid.

10. The system according to claim 9 wherein said first computer bypasses said second computer when transmitting said second number to said third computer.

*Sub C5*  
11. The system according to claim 9 wherein said first and second numbers are transmitted over said network via encrypted connections.

12. The system according to claim 9 wherein said network is the Internet.

13. The system according to claim 9 wherein said third computer checks whether said account has sufficient funds to cover said purchase price.

*Sub  
C6*  
14. The system according to claim 9 wherein said third computer notifies said second computer whether said first and second numbers are valid.

15. The system according to claim 13 wherein said third computer notifies said second computer whether there are sufficient funds in said account to cover said purchase price.

16. The system according to claim 9 wherein said second computer notifies said first computer whether said purchase is authorized.

*ADD 17.1*

*add  
C14*